

MetLife Income GuardSM Riders Made Easy

Build Your Own Income Guard



At MetLife we're working for you so you can provide the best solutions to fit the unique needs of every client. Because each client has different time horizons in mind, different levels of risk aversion and different attitudes toward insurance, a one-size-fits-all approach does not always work.

Every MetLife Income Guard policy starts with a noncancelable guaranteed renewable base. Clients then can "build their own" MetLife Income Guard by selecting from a range of riders based on what is important to them. Simply put, each client can get a policy that fits their needs.



Riders to Consider if Your Clients' Concern is Protection

Level of risk aversion	While they're healthy and working	Should they become disabled	If they can return to work
HIGH	Guaranteed Insurability	Lifetime Benefit for Total Disability	Your Occupation Specialty Your Occupation coverage is built-in for Medical and Dental Professionals
	Refund of Premium	3% Compound COLA	Enhanced Residual with Recovery
		3% Simple COLA	Residual with Recovery
MEDIUM		0-10% CPI-U COLA	
	Life Event		
	Automatic Increase Benefit	Catastrophic Disability	Basic Residual
		Spousal Catastrophic Disability	Transitional Your Occupation
LOW		Social Insurance Offset/ Substitute ¹	
		Capital Sum Benefit	
	Term Premium Conversion	COBRA Reimbursement	Partial Disability

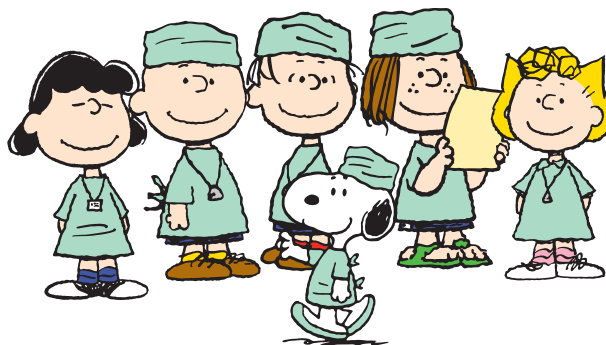
Three examples of how MetLife Income Guard can be customized to meet a client's needs.

All examples are hypothetical. Results may vary based on policy type, occupation class, state availability and other specific circumstances.

Client: Jim, 33 year old marketing manager: <ul style="list-style-type: none"> ✓ Income of \$80,000/year ✓ Feels he is young and healthy and coverage may not be needed ✓ Wants basic protection ✓ Only concerned with protecting major household expenses ✓ Low level of risk aversion 	Client: Scott, 42 year old CPA: <ul style="list-style-type: none"> ✓ Owns a successful practice ✓ Income of \$250,000/year ✓ Concerned about losing his income for an extended time ✓ Wants to round out his total coverage with the right features ✓ Medium level of risk aversion 	Client: Melissa, 37 year old gastroenterologist at large hospital: <ul style="list-style-type: none"> ✓ Income of \$500,000/year ✓ Understands the impact of a disability ✓ Spent many years studying her practice ✓ Willing to spend what it takes to obtain the best coverage ✓ High level of risk aversion
Current Coverage: None	Current Coverage: Existing IDI (\$5,000/mo)	Current Coverage: Group LTD (\$10,000/mo)
MetLife's advantages for Jim: <ul style="list-style-type: none"> ✓ Based on income, we can issue up to \$4,350/month ✓ Automatic Increase Benefit (AIB)- no cost rider² that can increase benefits without additional underwriting ✓ Life Event Rider- allows coverage increases based on certain life events³ ✓ Partial Disability Rider- most affordable coverage for partial disabilities ✓ No limitation on Mental Disorders/Substance Use Disorders 	MetLife's advantages for Scott: <ul style="list-style-type: none"> ✓ Based on income we can issue up to \$6,450/month ✓ 3% Simple COLA rider- moderate benefit increases after a period of disability of at least one year ✓ Residual with Recovery- best option for white collar professionals who fear a partial income loss ✓ Catastrophic Rider- additional protection for more severe disabilities. (Not available in CA and CT) ✓ No limitation on Mental Disorders/ Substance Use Disorders 	MetLife's advantages for Melissa: <ul style="list-style-type: none"> ✓ Based on income we can issue up to \$17,000/month ✓ 3% Compound COLA rider- offers the most benefit increases after a period of disability of at least one year ✓ Built-in Specialty Your Occupation language- available exclusively to medical and dental professionals ✓ Enhanced Residual with Recovery- the most comprehensive option for medical or dental professionals ✓ No limitation on Mental Disorders/Substance Use Disorders⁴

In each scenario, there are benefits to working with MetLife:

- We offer high coverage limits so each person can cover more of their income, but has the flexibility to build the plan they want. Take a look at our issue and participation limits below.
- Each person understands they may become disabled, and that the length and severity of a disability will vary. That's why we offer options to tailor coverage.
- Whether your client is a highly compensated professional or a blue/grey collar worker, we have the coverage and options needed to help protect their income.



Maximum Issue and Participation Limits Chart

Occ Class		Maximum	Participation with IDI	Participation with LTD
Monthly Indemnities				
Non-Medical	6S, 5A, 4A	\$20,000	\$35,000	\$40,000
	3A	\$12,000	\$12,000	\$20,000
	2A	\$7,000	\$7,000	\$15,000
	A, B	\$4,000	\$4,000	\$4,000
Medical	6M, 5M/5S, 5D	\$17,000	\$30,000	\$35,000
	5I, 4M	\$15,000	\$30,000	\$35,000

Please note:

Maximum with Lifetime Benefit Rider is \$10,000/mo.
Age 59 and older, the maximum from all sources is \$10,000/mo.

Learn more about how MetLife can help you grow your disability insurance business by contacting us today.

¹ Social Insurance Offset not available in NY and NJ, Social Insurance Substitute only available in NY and NJ.

² There is no cost to add the AIB rider. If the rider is exercised, as benefits are increased, a corresponding premium increase will apply.

³ Life events include the promotion from an employer, an increase in the number of family members, due to marriage, civil union, domestic partnership, birth or adoption; or graduating from an accredited post-secondary educational institution.

⁴ For 6M and 5M physicians only. Specialty policies issued to physicians, dentists and dental specialists in the 5D and 4M classes are limited to 24 months.

Disability income insurance is issued by Metropolitan Life Insurance Company, New York, NY 10166. All policies, riders and provisions may not be available in all states, at all issue ages and to all occupational classes.

MetLife

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